<u>AMENDMENTS TO THE CLAIMS</u>

1.   (currently amended) A computer implemented method of purchasing a product from a seller ~~while maintaining~~ <u>that maintains</u> anonymity of a buyer <u>and a payment method used in a transaction between said buyer and said seller</u>, comprising the steps of:

~~receiving, by a computerized trusted third party system from a computerized buyer device, a plurality of indicators corresponding to a plurality of different payment methods, respectively;~~

assigning, by ~~one or more of~~ said <u>buyer using a</u> computerized buyer device ~~and~~ <u>or by</u> ~~said~~ <u>a</u> computerized trusted third party system, an anonymous identifier to each of ~~said~~ <u>a</u> plurality of different payment methods;

for each of said plurality of different payment methods, populating, by said computerized trusted third party system, a digital repository with data that is associated with said buyer, said data including a buyer identification indicator, the indicator corresponding to the respective payment method, and the anonymous identifier assigned to the respective payment method~~,~~ <u>;</u>

~~wherein~~ <u>selecting, by said buyer using said computerized buyer device and the anonymous identifiers,</u> one of said plurality

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of different payment methods for purchasing said product from said seller in said transaction between said buyer and said seller ~~is selected by said computerized buyer device using the anonymous identifiers~~, said product having a total sale price;

receiving, by said computerized trusted third party system from said computerized buyer device, the anonymous identifier assigned to the selected payment method, the anonymous identifier being received as an anonymous payment method for said product that said buyer is purchasing~~, said product having a total sale price~~;

transmitting, by said computerized trusted third party system to a computerized seller device, transactional data for purchasing said product that maintains anonymity of said buyer and the selected payment method, said transactional data including a transaction identifier identifying said transaction between said buyer and said seller;

receiving, by said computerized trusted third party system from ~~a~~ said computerized seller device, a transaction processing request including said transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing~~,~~;

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~~wherein the selected payment method for purchasing said product is concealed from said seller;~~

<u>identifying, by said computerized trusted third party system, said transaction between said buyer and said seller using said transaction identifier;</u>

in a querying step, querying, by said computerized trusted third party system using the received anonymous identifier, said digital repository to determine the selected payment method;

requesting, by said computerized trusted third party system, payment approval from a payment partner processor by providing said payment partner processor a description of the selected payment method determined in said querying step and said total sale price; and

providing, by said computerized trusted third party system, said payment approval to said computerized seller device.

2.   (previously presented) The method of Claim 1, wherein said payment partner processor is a credit processor that receives credit approval from a credit approval authority.

3.   (previously presented) The method of Claim 1, wherein said payment partner processor is a credit approval authority.

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4.   (previously presented) The method of Claim 1, wherein the selected payment method is one or more of a credit card, a debit card, an e-check, and a direct debit account.

5.   (previously presented) The method of Claim 1, wherein one or more of the anonymous identifiers is a nickname.

6.   (previously presented) The method of Claim 1, wherein one or more of the anonymous identifiers is a one-time use code.

7.   (previously presented) The method of Claim 1, wherein one or more of the anonymous identifiers is a unique code.

8.   (canceled)

9.   (currently amended) A computer implemented method of purchasing a product from a seller ~~while maintaining~~ that maintains anonymity of a buyer and a payment method used in a transaction between said buyer and said seller, comprising the steps of:

establishing, by a computerized trusted third party system for said buyer, a prefunded cash account, said prefunded cash account corresponding to one of a plurality of different payment methods;

~~receiving, by said computerized trusted third party system from a computerized buyer device, a plurality of indicators corresponding to said plurality of different payment methods, respectively;~~

assigning, by ~~one or more of~~ said buyer using a computerized buyer device ~~and~~ or by said computerized trusted third party system, an anonymous identifier to each of said plurality of different payment methods;

for each of said plurality of different payment methods, populating, by said computerized trusted third party system, a digital repository with data that is associated with said buyer, said data including a buyer identification indicator, the indicator corresponding to the respective payment method, and the anonymous identifier assigned to the respective payment method~~,~~;

~~wherein~~ selecting, by said buyer using said computerized buyer device and the anonymous identifiers, one of said plurality of different payment methods for purchasing said product from said seller in said transaction between said buyer and said seller ~~is~~

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~~selected by said computerized buyer device using the anonymous~~

~~identifiers,~~ said product having a total sale price;

receiving, by said computerized trusted third party system from said computerized buyer device, the anonymous identifier assigned to the selected payment method, the anonymous identifier being received as an anonymous payment method for said product that said buyer is purchasing~~, said product having a total sale price~~;

transmitting, by said computerized trusted third party system to a computerized seller device, transactional data for the purchase of said product that maintains anonymity of said buyer and the selected payment method, said transactional data including a transaction identifier identifying said transaction between said buyer and said seller;

receiving, by said computerized trusted third party system from ~~a~~ said computerized seller device, a transaction processing request including said transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing~~,~~;

~~wherein the selected payment method for purchasing said~~ ~~product is concealed from said seller;~~

identifying, by said computerized trusted third party system, said transaction between said buyer and said seller using said transaction identifier;

in a querying step, querying, by said computerized trusted third party system using the received anonymous identifier, said digital repository to determine the selected payment method; and

in a paying step, in the event the selected payment method is determined to employ said prefunded cash account, paying, by said computerized trusted third party system, said seller an amount equal to said total sale price from said prefunded cash account.

10. (previously presented) The method of Claim 9, wherein one or more of the anonymous identifiers is a nickname.

11. (previously presented) The method of Claim 9, wherein one or more of the anonymous identifiers is a one-time use code.

12. (previously presented) The method of Claim 9, wherein one or more of the anonymous identifiers is a unique code.

13. (previously presented) The method of Claim 9, wherein the paying step comprises making micropayments to the seller.

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14-23.   (canceled)

24. (currently amended) A system for purchasing a product from a seller ~~while maintaining~~ that maintains anonymity of a buyer and a payment method used in a transaction between said buyer and said seller, comprising:

~~means for receiving, by a trusted third party from said buyer, a plurality of indicators corresponding to a plurality of different payment methods, respectively;~~

means for assigning, by ~~one or more of~~ said buyer ~~and~~ or said trusted third party, an anonymous identifier to each of ~~said~~ a plurality of different payment methods;

means for populating, by the trusted third party for each of said plurality of different payment methods, a digital repository with data that is associated with said buyer, said data including a buyer identification indicator, the indicator corresponding to the respective payment method, and the anonymous identifier assigned to the respective payment method~~,~~;

~~wherein~~ means for selecting, by said buyer using the anonymous identifiers, one of said plurality of different payment methods for purchasing said product from said seller in said

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transaction between said buyer and said seller~~is selected by said buyer using the anonymous identifiers~~, said product having a total sale price;

means for receiving, by said trusted third party from said buyer, the anonymous identifier assigned to the selected payment method, the anonymous identifier being received as an anonymous payment method for said product that said buyer is purchasing~~, said product having a total sale price~~;

means for transmitting, by said trusted third party to a seller, transactional data for the purchase of said product that maintains anonymity of said buyer and the selected payment method, said transactional data including a transaction identifier identifying said transaction between said buyer and said seller;

means for receiving, by said trusted third party from ~~a~~ said seller, a transaction processing request including said transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing~~,~~;

~~wherein the selected payment method for purchasing said product is concealed from said seller;~~

means for identifying, by said trusted third party, said transaction between said buyer and said seller using said transaction identifier;

means for querying, by said trusted third party using the received anonymous identifier, said digital repository to determine the selected payment method,

means for requesting, by said trusted third party, payment approval from a payment partner by providing said payment partner a description of the selected payment method determined by said means for querying and said total sale price; and

means for providing, by said computerized trusted third party system, said payment approval to the seller.

25-42.   (canceled)

43. (currently amended) A computer implemented method of purchasing a product from at least one seller ~~while maintaining~~ that maintains anonymity of a buyer and a payment method used in a transaction between said buyer and said seller, comprising the steps of:

~~receiving, by a computerized trusted third party system from a computerized buyer device, a plurality of indicators corresponding to a plurality of different payment methods, respectively;~~

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assigning, by ~~one or more of~~ said buyer using a computerized
buyer device ~~and~~ or by ~~said~~ a computerized trusted third party
system, an anonymous identifier to each of ~~said~~ a plurality of
different payment methods;

assigning, by said computerized trusted third party system,
at least one unique buyer-seller identifier, each corresponding to
a unique combination of said buyer and said at least one seller;

in a populating step, for each of said plurality of different
payment methods, populating, by said computerized trusted third
party system, a digital repository with data that is associated
with said buyer, said data including a buyer identification
indicator, the indicator corresponding to the respective payment
method, the anonymous identifier assigned to the respective
payment method, and said at least one unique buyer-seller
identifier,

~~wherein~~ selecting, by said buyer using said computerized
buyer device and the anonymous identifiers, one of said plurality
of different payment methods for purchasing said product from said
seller in said transaction between said buyer and said seller ~~is
selected by said computerized buyer device using the anonymous
identifiers~~, said product having a total sale price, and

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wherein an appropriate one of said at least one unique buyer-seller identifier is received by one of at least one computerized seller device from said computerized buyer device, said appropriate one of said at least one unique buyer-seller identifier corresponding to said buyer and one of said at least one seller;

receiving, by said computerized trusted third party system from said computerized buyer device, the anonymous identifier assigned to the selected payment method, the anonymous identifier being received as an anonymous payment method for said product that said buyer is purchasing, said product having a total sale price;

transmitting, by said computerized trusted third party system to the respective computerized seller device, transactional data for the purchase of said product that maintains anonymity of said buyer and the selected payment method, said transactional data including a transaction identifier identifying said transaction between said buyer and said seller;

receiving, by said computerized trusted third party system from ~~said one of said at least one~~ the respective computerized seller device, a transaction processing request including said

transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing~,;

~~wherein the selected payment method for purchasing said product is concealed from said at least one seller;~~

identifying, by said computerized trusted third party system, said transaction between said buyer and said seller using said transaction identifier;

in a querying step, querying, by said computerized trusted third party system using the received anonymous identifier, said digital repository to determine the selected payment method,

requesting, by said computerized trusted third party system, payment approval from a payment partner processor by providing said payment partner processor a description of the selected payment method determined in said querying step and said total sale price;

providing, by said computerized trusted third party system, said payment approval to ~~said one of said at least one~~ the respective computerized seller device;

receiving, by said computerized trusted third party system from ~~said one of said at least one~~ the respective computerized seller device, said appropriate one of said at least one unique

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buyer-seller identifier as a request for a communication of a message to said buyer; and

forwarding, by said computerized trusted third party system, said message to said computerized buyer device by determining an identity of said buyer using said appropriate one of said at least one unique buyer-seller identifier received in said request for said communication of said message to said buyer.

44. (previously presented) The method of Claim 43, wherein the payment partner processor is a credit processor that receives credit approval from a credit approval authority.

45. (previously presented) The method of Claim 43, wherein the payment partner processor is a credit approval authority.

46. (previously presented) The method of Claim 43, wherein the selected payment method is at least one of a credit card, a debit card, an e-check, and a direct debit account.

47. (previously presented) The method of Claim 43, wherein one or more of the anonymous identifiers is a nickname.

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48. (previously presented) The method of Claim 43, wherein one or more of the anonymous identifiers is a one-time use code.

49. (previously presented) The method of Claim 43, wherein one or more of the anonymous identifiers is a unique code.

50. (previously presented) The method of Claim 43, further comprising the steps of:

receiving, by said computerized trusted third party system, an e-mail address for use in anonymous communications with said at least one seller,

wherein said populating step comprises populating said digital repository with said e-mail address, and said message forwarded to said computerized buyer device is an e-mail message sent to said e-mail address.

51. (canceled)

52. (currently amended) A computer implemented method of purchasing a product from a seller ~~while maintaining~~ that maintains anonymity of a buyer and a payment method used in a

transaction between said buyer and said seller, comprising the

steps of:

assigning, by ~~one or more of~~ said buyer using a computerized

buyer device ~~and~~ or by a computerized trusted third party system,

an anonymous identifier to each of a plurality of different

payment methods~~,~~;

~~wherein~~ selecting, by said buyer using said computerized

buyer device and the anonymous identifiers, one of said plurality

of different payment methods for purchasing said product from said

seller in said transaction between said buyer and said seller ~~is~~

~~selected by said computerized buyer device using the anonymous~~

~~identifiers~~, said product having a total sale price;

receiving, by said computerized trusted third party system

from said computerized buyer device, the anonymous identifier

assigned to the selected payment method, the anonymous identifier

being received as an anonymous payment method for said product

that said buyer is purchasing;

transmitting, by said computerized trusted third party system

to a computerized seller device, transactional data for the

purchase of said product that maintains anonymity of said buyer

and the selected payment method, said transactional data including

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a transaction identifier identifying said transaction between said buyer and said seller;

~~retrieving, by said computerized trusted third party system, a description of the selected payment method from a database;~~

receiving, by said computerized trusted third party system from said computerized seller device, a ~~payment approval~~ transaction processing request including said transaction identifier and said total sale price for payment approval of said product that said buyer is purchasing ~~from a computerized seller device,~~ ;

identifying, by said computerized trusted third party system, said transaction between said buyer and said seller using said transaction identifier;

retrieving, by said computerized trusted third party system, a description of the selected payment method from a database using the received anonymous identifier;

~~wherein the selected payment method for purchasing said product is concealed from said seller; and~~

requesting, by said computerized trusted third party system, payment approval from a payment partner processor by providing said payment partner processor said description of the selected payment method and said total sale price; and

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controlling, by said computerized trusted third party system,

payment to said seller using the selected payment method.